Case 17-10772-TPA Doc 20 Filed 08/23/17 Entered 08/24/17 00:52:59 Desc Imaged

Information to identify the case:				
Debtor 1	Joseph Francis Frazzini	Social Security number or ITIN xxx-xx-6083		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN		
		EIN		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 7/24/17		
Case number: 17-10772-TPA				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Joseph Francis Frazzini	
2.	All other names used in the last 8 years		
3.	Address	6151 Redwood Drive Harborcreek, PA 16421	
4.	Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 814–464–9740 Date: 8/21/17
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays:For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

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Debtor Joseph Francis Frazzini Case number 17–10772–TPA

7. Meeting of creditors October 3, 2017 at 11:00 AM Debtors must attend the meeting to Location: Bankruptcy Court Conference Room B110, be questioned under oath. In a joint U.S. Courthouse, 17 South Park Row, Erie, PA case, both spouses must attend. The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 12/4/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 1/1/18 (except governmental units): Filing deadline: 1/20/18 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 10/3/17 at 11:00 AM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have 10. Creditors with a foreign address any questions about your rights in this case Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

must file a motion

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Certificate of Notice Page 3 of 3 Western District of Pennsylvania

In re: Joseph Francis Frazzini Debtor

Case No. 17-10772-TPA Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1 User: dkam Page 1 of 1 Date Rcvd: Aug 21, 2017 Form ID: 309I Total Noticed: 20

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Aug 23, 2017.
                                          ni, 6151 Redwood Drive, Harborcreek, PA 16421-1012
Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
aboratories, PO Box 71312, Philadelphia, PA 19176-1312
db
                 +Joseph Francis Frazzini,
                 +Ronda J. Winnecour, Suite 3250,
+Associated Clinical Laboratories,
t.r
14664607
                                                       3580 Peach Street,
14664608
                 +Chest Diseases of Northwestern,
                                                                               Suite 103A,
                                                                                               Erie, PA 16508-2787
                 Cnac / Ohl05, 12195 Detroit Avenue, Lakewood, OH 44107 +Creditech / Cbalv, Attn: Collections, Po Box 99, Bangor, PA 18013-0099
14664609
14664610
14664612
                 +Holiday Financial Services, 715 West 38th Street,
                                                                              Liberty Plaza II,
                                                                                                    Erie, PA 16508-2626
14664616
                 +KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
                 +Northwood Collections, 3439 East Avenue South, La Crosse, WI 54601-7241
14664617
                 +Saint Vincent Health Center, 232 West 25th Street, Erie, PA 16544-0001
+Saint Vincent Institute, 3530 Peach Street, LL 1, Erie, PA 16508-276
14664620
14664621
                                                                                Erie, PA 16508-2768
                 +Vantage Home Respiratory Services, 1305 South Main Street,
14664623
                                                                                        Meadville, PA 16335-3036
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  E-mail/Text: dan@mrdebtbuster.com Aug 22 2017 01:08:36
                                                                                   Daniel P. Foster,
aty
                  Foster Law Offices, PO Box 966, Meadville, PA 16335
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 22 2017 01:09:00
smg
                                                                                            Pennsylvania Dept. of Revenue,
                   Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                   Harrisburg, PA 17128-0946
                 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 22 2017 01:09:06
ust
                   Office of the United States Trustee,
                                                             Liberty Center., 1001 Liberty Avenue, Suite 970,
                 Pittsburgh, PA 15222-3721
+E-mail/Text: bankruptcy.bnc@ditech.com Aug 22 2017 01:08:52
14664611
                                                                                          Green Tree Servicing LLC,
                 Po Box 0049, Palatine, IL 60055-0001
+EDI: IRS.COM Aug 22 2017 01:09:00
14664614
                                                             Internal Revenue Service,
                 Centralized Insolvency Operations, +EDI: GMACFS.COM Aug 22 2017 01:08:00
                                                             PO Box 7346, Philadelphia, PA 19101-7346
                                                                Nuvell Credt,
14664618
                                                                                 PO Box 380901,
                   Bloomington, MN 55438-0901
14664619
                 +E-mail/Text: ebn@vativrecovery.com Aug 22 2017 01:08:51
                                                                                      Palisades Acquisition IX, LLC,
                   Vativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728
                 +E-mail/Text: dshelton@svhs.org Aug 22 2017 01:08:54
14664622
                                                                                SV Consultants in Cardiology LLC,
                   2315 Myrtle Street, Suite 190,
                                                         Erie, PA 16502-4604
                                                                                                        TOTAL: 8
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14664615*
               ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS,
                                                                                          PO BOX 7346.
                   PHILADELPHIA PA 19101-7346
                 (address filed with court: Internal Revenue Service,
                                                                                Office of District Counsel,
                   1000 Liberty Center, Suite 601C, Pittsburgh, PA 15222)
14664613*
                  Internal Revenue Service,
                                                Insolvency Unit,
                                                                       PO Box 628,
                                                                                      Pittsburgh, PA 15230
                                                                                                        TOTALS: 0, * 2, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2017 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++' were redirected to the recipient's preferred mailing address

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below: Daniel P. Foster on behalf of Debtor Joseph Francis Frazzini dan@mrdebtbuster.com,

clarissa@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

cmecf@chapter13trusteewdpa.com Ronda J. Winnecour

TOTAL: 3